

Title (en)

MULTI-SCHEME PAYMENT INTEGRATED CIRCUIT CARD, PAYMENT SYSTEM, AND PAYMENT METHOD

Title (de)

CHIPKARTE FÜR MULTISCHEMATISCHE ZAHLUNG, ZAHLUNGSSYSTEM UND ZAHLUNGSVERFAHREN

Title (fr)

CARTE À CIRCUIT INTÉGRÉ DE PAIEMENT MULTI-SCHÉMAS, SYSTÈME DE PAIEMENT ET PROCÉDÉ DE PAIEMENT

Publication

EP 3378024 A4 20181010 (EN)

Application

EP 16865294 A 20161115

Priority

- AU 2015904763 A 20151119
- AU 2016051095 W 20161115

Abstract (en)

[origin: WO2017083910A1] An electronic payment system includes a wallet server storing account details of one or more payment schemes with which a user has an account; a mobile application operable to indicate to the wallet server which of the one or more payment schemes is to be pre-authorized for a transaction; and a payment card conforming to a payment card standard. Operating the payment card to effect a financial transaction effects a financial transaction using the payment scheme indicated to the wallet server by the mobile application.

IPC 8 full level

G06Q 20/22 (2012.01); **G06Q 20/34** (2012.01); **G06Q 20/36** (2012.01)

CPC (source: EP US)

G06Q 20/227 (2013.01 - EP US); **G06Q 20/322** (2013.01 - US); **G06Q 20/34** (2013.01 - EP US); **G06Q 20/36** (2013.01 - EP US); **G06Q 20/385** (2013.01 - US); **G06Q 20/405** (2013.01 - US); **G06Q 20/4012** (2013.01 - US)

Citation (search report)

- [X] WO 2015131225 A1 20150911 - SCRAMCARD HOLDINGS HONG KONG LTD [AU]
- [A] WO 2012106757 A1 20120816 - BALL DAVID [AU], et al
- [A] US 2008021829 A1 20080124 - KRANZLEY ARTHUR D [US]
- [A] US 2013110719 A1 20130502 - CARTER RONALD D [GB], et al
- [A] US 7784692 B1 20100831 - ARRINGTON III CURTIS HOWELL [US]
- [A] US 5585787 A 19961217 - WALLERSTEIN ROBERT S [US]
- See references of WO 2017083910A1

Designated contracting state (EPC)

AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL NO PL PT RO RS SE SI SK SM TR

Designated extension state (EPC)

BA ME

DOCDB simple family (publication)

WO 2017083910 A1 20170526; AU 2016356723 A1 20180628; AU 2022221558 A1 20220929; CA 3039073 A1 20170526; EP 3378024 A1 20180926; EP 3378024 A4 20181010; US 11132675 B2 20210928; US 2018336550 A1 20181122

DOCDB simple family (application)

AU 2016051095 W 20161115; AU 2016356723 A 20161115; AU 2022221558 A 20220826; CA 3039073 A 20161115; EP 16865294 A 20161115; US 201615777245 A 20161115